

Information to identify the case:

Debtor 1:	Charles E. Richardson	Social Security number or ITIN: xxx-xx-5640
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: -----
	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 2/1/18
Case number:	18-12097-KCF	Date case converted to chapter: 7 7/25/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Charles E. Richardson	
2. All other names used in the last 8 years		
3. Address	109 Tattersall Drive Burlington, NJ 08016	
4. Debtor's attorney	Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite I-4 Turnersville, NJ 08012	Contact phone (856) 228-7964
5. Bankruptcy trustee	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/26/19
7. Meeting of creditors	August 26, 2019 at 11:30 AM	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/25/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Charles E. Richardson
 Debtor

Case No. 18-12097-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 26

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db	+Charles E. Richardson, 109 Tattersall Drive, Burlington, NJ 08016-4324
tr	+Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
517312874	+Cap1/bstby, PO Box 9001007, Louisville, KY 40290-1007
517312876	ECMC, PO Box 64909, St Paul, MN 55164-0909
517312877	+KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
517363519	Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
517312880	+Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
517312881	Sunnova Energy Corp., 20 Greenway Plaza, Suite 475, Houston, TX 77046
517312882	+Township Of Burlington, 851 Old York Road, Water & Sewer Utility, Burlington, NJ 08016-3829
517312884	+Wilmington Savings Fund Society Trust, 55 Beattie Place Suite 110, Greenville, SC 29601-5115
517461139	+Wilmington Savings Fund Society, FSB, C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: jjresq@comcast.net Jul 26 2019 23:34:05 Joseph J. Rogers, Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2019 23:34:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2019 23:34:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517402990	EDI: BECKLEE.COM Jul 27 2019 03:33:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517312873	+EDI: BANKAMER.COM Jul 27 2019 03:33:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517312875	+EDI: CAPITALONE.COM Jul 27 2019 03:33:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517312876	EDI: ECMC.COM Jul 27 2019 03:33:00 ECMC, PO Box 64909, St Paul, MN 55164-0909
517403124	+EDI: MID8.COM Jul 27 2019 03:33:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517312878	+EDI: NAVIENTFKASMSERV.COM Jul 27 2019 03:33:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
517333700	EDI: AGFINANCE.COM Jul 27 2019 03:33:00 ONEMAIN, PO BOX 3251, EVANSVILLE, IN 47731-3251
517312879	+EDI: AGFINANCE.COM Jul 27 2019 03:33:00 OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
517741193	EDI: PRA.COM Jul 27 2019 03:33:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517741194	EDI: PRA.COM Jul 27 2019 03:33:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517450142	EDI: PRA.COM Jul 27 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517418466	EDI: WFFC.COM Jul 27 2019 03:33:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
517312883	+EDI: WFFC.COM Jul 27 2019 03:33:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518370385 Wilmington Savings Fund Society, FSB, d/b/a Christ

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 26

Date Rcvd: Jul 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph J. Rogers on behalf of Debtor Charles E. Richardson jjresq@comcast.net, jjrogers0507@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Melissa S DiCerbo on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but as Trustee of Securitized Mortgage Asset Loan Trust 2015-1 REO rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9